



your home insurance policy wording

A handy booklet setting the terms and conditions of your home insurance



Need to speak to us?

General enquiries

Contact us via <https://www.umbri.co.uk/contact>

Our customer support team is ready to assist you Monday to Friday, 9:00 am – 5:00 pm. If you contact us outside of these hours, we will endeavour to respond as soon as possible. Before reaching out, please check our help centre.

Claims

Home insurance claims

Visit 24/7 365 days a year www.umbri.co.uk/claims or call 0330 124 5103.

Home emergency cover claims and helpline

Please check **your policy schedule** if **you** have this cover. Visit 24/7 365 days a year www.umbri.co.uk/claims. This cover has its own policy wording.

Legal expenses cover claims and helpline

Please check **your policy schedule** if **you** have this cover. Visit 24/7 365 days a year www.umbri.co.uk/claims. This cover has its own policy wording.

Find what you are looking for

Need to speak to us? 2

Find what you are looking for 3

Welcome to umbri 4

About umbri and the way we trade 5

Making a claim 6

Definitions 8

General conditions 12

General exclusions 16

Buildings cover 18

Buildings accidental damage 23

Buildings conditions 25

Contents cover 27

Contents accidental damage 35

Contents conditions 37

Complaints procedure 39

Welcome to umbri

It is great to have **you** with **us**. In this booklet, **you** will find all the details about **your** home insurance policy. There are few points **we** would like to highlight.

Your policy

We have detailed **your** policy in the **policy documents**, which are:

- **Your** policy wording
- **Your** policy schedule
- **Your** statement of facts

It is important that **you** read these **policy documents** together to make sure **you** know what is covered and what is not, and that everything is in order.

These documents apply in their entirety, and it is **your** responsibility to make sure that **you** are aware of the terms of this policy.

Checking your policy is accurate and keeping your policy up to date

Your policy documents are based on the information **you** gave **us** when **you** purchased **your** policy, and which is stated in **your** statement of facts.

It is important to get in touch immediately if any of the information in **your policy schedule** or statement of facts is wrong, or if **you** need to make changes during **your insurance period**.

Cover period

Check **your policy schedule** to see how long **your** buildings, contents and/or any add-on covers are valid for. It is always 12 months from the policy start date, unless **your** policy gets cancelled.

A quick look at your policy

Refer to **your policy schedule** to see what type of insurance **you** have purchased, **your** level of cover, **your excesses** and **your** cover limits.

Your policy schedule will also show if **you** have purchased home emergency cover and/or legal expenses cover. They are provided by ARAG and have their own policy wording.

- **Home emergency cover:** it helps to arrange and pay for work to repair damage that was caused by an emergency in **your home**
- **Legal expenses cover:** it helps towards legal fees for certain types of disputes and legal advice

If **you** have purchased them, **you** will find the policy wordings in **your** customer portal on <https://customerportal.umbri.co.uk>.

About umbri and the way we trade

umbri is a trading name of Umbri Limited.

Umbri Limited is a limited company registered in England and Wales. Our company number is 15284650 and we are registered at 2 Jubilee Place, London, United Kingdom, SW3 3TQ, acting for and on behalf of CGICE.

Umbri Limited is an Appointed Representative of Movo Partnership Ltd who are authorised and regulated by the Financial Conduct Authority, authorisation number 823503. Registered Office: First Floor, 30 High Street, Chislehurst, BR7 5AS. Registered in England No: 11544238. Umbri Limited is included in the Financial Services Authority Register (our firm reference number is 1014619).

About your agreement

umbri have arranged **your** contract of insurance based on the information **you** gave them when **you** bought or renewed **your** home insurance.

By taking out umbri home insurance **you** are bound by the following agreements:

- With Umbri Limited, who arrange and manage **your** home insurance. This agreement covers umbri's services, fees and charges.
- With Casualty & General Insurance Company (Europe) Limited (CGICE), who underwrite this buildings and contents cover.
- With ARAG, if **you** have selected either Legal or Home Emergency cover. Details of these covers can be found in the separate Legal and Home Emergency policy booklets.

Casualty & General Insurance Company (Europe) Limited (CGICE) is registered in Gibraltar. Their company number is 89400 and they are registered at Suite 3A, Centre Plaza, 2 Horse Barrack Lane, Main Street Gibraltar.

CGICE is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies Act) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

The law we are governed by

Your policy is governed by the laws of England and Wales and subject to the jurisdiction of the courts of England and Wales.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS).

In the unlikely event that umbri or CGICE were to go bust, **your** policy would still remain valid in the event that **you** needed to make a claim. For more details about the scheme visit www.fscs.org.uk.

Alternative format

Please contact **us** via <https://www.umbri.co.uk/contact> if **you** would like to receive **your policy documents** in an alternative format, for example in large print.

Making a claim

See if you are covered

Take a look at **your policy documents**, especially **your policy schedule**, to confirm **your** coverage level and make sure **you** have adequately insured **your** lost or damaged property. Also check limits that may apply to **your** policy, as well the **excess you** have to pay in the event of a claim.

To file a claim

For a claim under the terms of this home insurance policy, **you** can visit 24/7, 365 days

www.umbri.co.uk/claims.

If **you** have purchased home emergency cover and/or legal expenses cover and need to make a claim, please refer to the respective documents for these covers or visit 24/7, 365 days a year

www.umbri.co.uk/claims.

What information to have handy

When **you** submit a claim, please have the following information ready:

- **Your** personal details and policy number to confirm it is **you**
- The date and description of the incident that caused **you** loss or damage
- Details of what was lost or damaged, including the value (if **you** know)
- If someone else caused the incident, or anyone else was hurt, their information, the details of witnesses and a crime reference number (if **you** have one)
- The details if **you** are claiming for something covered by another insurance policy. **We** will only pay **our** part of the claim

When to make a claim

You must contact **our** claims team as soon as possible, and always within 30 days of a loss or damage.

How the claims process works

After filing **your** claim online or over the phone, the claims team will:

- Gather information about what happened
- Arrange for a qualified tradesperson to reach out to **you** (if needed)

In some cases, a member of the claims team or an independent adjuster may get in touch to talk about **your** claim. Sometimes **we** may need more information from **you** to process **your** claim.

Typically, **we** will ask **you** to:

- Write down and send in **your** claim details within 30 days of a loss or damage
- Give full written details if someone says **you** or **your family** caused damage or injury
- Send over relevant legal papers and documents
- Show receipts, bills, photos or other proof of what **you** are claiming for
- Get estimates for fixing or replacing damaged things

We will only ever ask **you** for what **we** need. If **we** need **you** to send **us** additional information, **we** will cover all reasonable costs **we** agree in advance.

The excess that applies

The **excess** is the amount **you** will have to pay towards each separate claim.

There is a compulsory **excess** (set by **us**) and a voluntary **excess** (set by **you**); both are shown in **your policy schedule**.

The **excess** applying to **your** policy is the sum of the compulsory **excess** and the voluntary **excess**.

If **you** have both **buildings and contents insurance**, **you** may have different **excesses** for each.

Subsidence, escape of water, and liabilities may have a different compulsory **excess** from usual. **We** will let **you** know when that happens.

If **you** claim under both **your** buildings and contents (for example, if there is a fire that damages both) insurance, or for multiple insured risks, **you** will pay the **excess** from the insured risk with the highest **excess**.

Definitions

To make sure **you** understand the details of **your** cover, **we** have defined the key terms in **your** policy here. They will always have the same meaning and appear in bold to help **you** recognise them.

Accidental damage

Sudden, unexpected and physical damage that happens at a particular time, was not intentional and was caused by something external and identifiable.

Buildings

The structure of **your home** and its permanently installed:

- Heating systems, fixed domestic gas, oil or other fuel tanks, drains, pipes, cables, cesspits, service tanks, septic tanks
- Wind turbines, solar panels, electric vehicle charging points, heating pumps, hot tubs and swimming pools
- Driveways, decks, hedges, fences, walls, gates, footpaths, drives, patios, terraces, hard tennis courts, decking, garden lawns, boundary or garden walls

These must all be within the boundaries of the address shown in **your policy schedule**.

Contents

Your or **your family's** belongings, which **you** own and are responsible for. This includes, but is not limited to, furniture, movable fixtures e.g. carpets and curtains, personal and **high-risk items, money, home office equipment**, household items and plants in pots or containers.

If **you** are a tenant, **your contents** include as well the building's fixtures and fittings **you** are legally responsible for under **your** tenancy agreement, such as aerials and satellite dishes, as long as **you** do not

own or insure the **building** elsewhere, and these items are not covered by another policy.

Contents does not include:

- Motorised vehicles and their parts
- Living creatures
- Lottery and raffle tickets, credit cards, bitcoin or securities
- Marquees and related items
- Business stock, tools or materials
- Items used for business or professional purposes, except **home office equipment**
- Items belonging to visitors visiting **your home**

Domestic employee

Any person **you** have employed to carry out domestic duties related to **your home** and **garden**. This excludes people **you** have employed:

- To give medical or nursing care for **you** or **your family**
- To work for **your** or **your family's** business, trade or profession

Excess

The amount **you** have to pay towards each separate claim.

Family

Your family members (e.g. **your** husband, wife, partner, civil partner, children, foster children, parents and any other relative) who permanently live with **you** in **your home** during the **insurance period** and are not paying for their accommodation.

Garden

In the open within the boundaries of the address shown in **your policy schedule**.

Heave

Expansion or swelling of the land beneath the **buildings** resulting in upwards movement.

High-risk items

The following **contents** that belong to **you** or **your family** and which **you** are legally responsible for:

- Jewellery (including costume jewellery)
- Watches
- Laptops, tablets, and notebooks
- Pedal cycles
- Antiques, rare books, pictures, paintings, prints, sculptures and works of art
- Collections (cards, coin, comic / book, medal, stamp, or wine collection)
- Articles made from or containing gold, silver, other precious metals, or precious stones
- Gemstones, precious stones, or pearls

Home

This is the main building where **you** live and which **you** are legally responsible for, including its garages which are part of or attached to the main building and, its **outbuildings**, all used for domestic purposes only.

Home office equipment

Office equipment which **you** own or are responsible for and which **you** use to do work at **home**, for clerical work related to **your** or **your** employer's business.

These include desktop computers, laptops, phones, printers, fax machines and photocopiers.

It does not include any business stock.

Insurance period

The length of time **you** are protected by **our** home insurance cover, providing **you** pay the full premium. **You** will find **your insurance period** in **your policy schedule**.

Landslip

The movement of land down a slope.

Money

Money you or **your family** own for personal or domestic purposes:

- Current legal tender or currency (bank notes and coins currently accepted as payment)
- Cheques, postal or money orders and postage stamps which are not part of a collection
- Premium bonds, saving and trading stamps or certificates
- Traveller's cheques and travel tickets, including season tickets
- Luncheon vouchers, petrol coupons, phone cards and mobile-phone vouchers
- Pre-booked event and entertainment tickets, valid gift cards or tokens, reward vouchers and tokens with cash value and electronic money cards

Motorised vehicle

Any licensed or unlicensed vehicle that is electrically or mechanically powered, propelled, or assisted, as well as its parts, spares, keys and accessories.

These vehicles include, but are not limited to:

- Adult and children's motor vehicles, craft, ride-on toys, motorcycles, e-scooters, models, and off-road vehicles, such as quad bikes
- Caravans and trailers
- Watercraft
- Aircraft, including gliders and hang-gliders, or any other flying device, such as drones
- Electrically assisted pedal cycles (except the ones mentioned in **pedal cycles** definition)

Motorised vehicle does not include:

- Domestic gardening equipment **you** use on **your** property and golf trolleys, both being controlled by a person on foot
- Electric wheelchairs and mobility scooters or carriages as long as they are not required to be licensed to be used on the road

Outbuildings

Detached garages, sheds, greenhouses, summer houses and other permanent and immovable structures which do not form part of the main building **you** live in but are within the boundaries of the same address shown in **your policy schedule**, used by only **you** and **your family** for personal and domestic purposes or for clerical business, and cannot be lived in.

Outbuildings do not include:

- Mobile homes, caravans or motor homes
- Stables or agricultural buildings
- Car ports or any structure that is open on one or more sides
- Aviaries, pigeon lofts and tree houses
- Structures made of canvas, PVC or any other non-rigid or inflatable material
- Any other structure that can be moved or is not permanent

Pedal cycles

Pedal cycles that are not required to be licensed to be used on the road. These include electrically assisted **pedal cycles** with a maximum power output of 250 watts and/or speed of no more than 15mph, and their tyres and accessories.

Personal belongings

Contents that are designed to be worn or carried outside **your home** to use for mainly personal purposes, by **you** and **your family** and are usually kept at **your** property. Some examples include watches, laptops, tablets and **pedal cycles**.

Policy documents

The following documents together make up **your** insurance contract:

- This policy wording
- **Your policy schedule**
- **Your** statement of facts

Policy schedule

The document which gives details of the cover and limits **you** have, and the **excesses** that will apply if **you** make a claim.

Settlement

Downward movement of the land beneath the **buildings** as a result of compaction due to the weight of the **buildings**.

Storm

A period of violent weather that is defined as:

- Wind speeds with gusts of at least 55mph
- Rain that falls at a rate of at least 30mm per hour
- Snow that falls at a rate of at least 30cm in 24 hours
- Hail that causes damage to hard surfaces and/or breaks glass

Subsidence

A downward movement of the land beneath the **buildings** that is not as a result of **settlement**.

Unfurnished

A property that does not have enough furniture for normal living purposes.

United Kingdom

Great Britain, Isle of Man, Channel Islands and Northern Ireland.

Unoccupied

When **you, your family**, lodgers or tenants have not lived in **your** property for more than the *unoccupancy period* in **your policy schedule**. To live in means to carry out day-to-day activities, such as cooking, eating, bathing and sleeping at **your home**.

We/Us/Our

Casualty & General Insurance Company (Europe) Limited.

You/Your

The person or persons named as policyholder(s) in **your policy schedule** or in the event of death, their legally appointed representative.

General conditions

These general conditions will always apply to **your** policy. **You** and **your family** must comply with them to have the full protection of **your** policy. If **you** do not, **we** may cancel the policy, refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Keeping your policy up to date and ensuring adequate cover

Your policy documents contain all the information **you** have given **us**. It is important to tell **us** if any details are incorrect or change,

For example, tell **us** immediately about:

- An address change
- Extended periods of unoccupancy
- If **you** rent out or use **your home** as a holiday home
- If **you** use **your home** for business
- If **you** stop using the insured property as **your** main **home**
- Major building work or renovations
- Changes in number of bedrooms or bathrooms
- Criminal charges against **you** or anyone in **your** household
- The deterioration of **your home's** condition
- An increase in the value of **your contents** or **your high-risk items**, if the value becomes higher than **your** cover limits
- Changes in lodgers or paying guests
- Changes in joint policyholders

It is important **you** are not underinsured, so make sure **your** sums insured at least match the total value of **your contents** and the rebuild cost of **your** property respectively. If there are any changes that may impact **your** cover, tell **us** immediately.

If **your** policy is not up to date or if **your** cover is not adequate, **we** may:

- Change the price of **your** premium
- Reduce **your** cover limits

- Reject **your** claim
- Make a part payment only
- Cancel **your** policy

When **you** tell **us** about any incorrections or changes to the information **you** have given **us**, **we** may adjust **your** premium for the rest of **your insurance period** and **you** may have to pay a fee to make changes to **your** policy.

Please refer to **your policy schedule** and to the umbri terms and conditions for more details.

Sometimes the changes **you** notify **us** of may mean **we** can no longer offer **you** cover, and **we** may have to cancel **your** policy.

2. Fraud and misleading information

In simple terms, it means **you** must not lie or try to deceive **us** when **you** buy insurance or file a claim. This includes giving false information, lying to get better insurance terms, exaggerating claim, using fake documents or causing damage intentionally.

If **you** do any of these things, **we** may:

- Reject **your** claim(s)
- Recover from **you** amounts **we** have previously paid relating to **your** claim
- Cancel **your** policy from the time of the fraud or misrepresentation.
- Treat the policy as it never existed
- Keep premium **you** have paid to **us**
- Report **you** to the police.

Some examples of fraud:

- Giving false information or deliberately misleading **us** to secure insurance, get better terms or gain an unfair advantage from a claim
- Making false or exaggerated claim under **your** policy or submitting forged documents to support a claim
- Claiming for losses or damages caused by intentional actions or with **your** knowledge

3. How to make changes

You must tell **us** about any incorrections or changes to the information **you** have given **us** by accessing **your** customer portal on <https://customerportal.umbri.co.uk>.

4. Taking care of your property

You and **your family** must keep **your buildings** and **contents we** cover in a good condition and take the necessary and reasonable steps to avoid accidents, injury, loss, or damage.

If there is an incident that results in injury, loss, or damage, **you** must act as soon as possible to stop it from getting worse, but only if it is safe to do so.

Failing the above, if **you** make a claim under this policy, **we** may:

- Change the price of **your** premium
- Reduce **your** cover limits
- Reject **your** claim
- Make a part payment only
- Cancel **your** policy

5. Use of your property

You must use **your home** for living purpose only. However, **you** may additionally carry some clerical work on behalf of **your** business or the business of **your** employer.

You must not carry out any form of manufacturing, packaging of goods or manual work, including using machinery or tools, or store any business stock in **your home** (including in any **outbuildings** or garages which are part of or attached to the main building).

You must not have any employees working at **your home** or visitors entering **your** property for business purposes.

6. Claims

You must contact **our** claims team as soon as possible, and always within 30 days of a loss or damage.

Police report

If **your** claim involves any of the below, **you** must immediately report the incident to the police and get a crime or lost property reference number:

- Theft or attempted theft
- The loss or damage of **your** property because of malicious acts, vandalism, civil commotion, riots, violent disorder or strikes
- Accidental loss of any items away from **home**
- Loss of **money**

You must as well contact **us** as soon as possible, and anyway within seven days of the police report.

Claim settlements

If **you** make a claim but have not paid the full premium for the period **you** were insured, **we** may deduct the outstanding amount from **your** claim settlement.

What you must not do

You must not, under any circumstances:

- Admit or deny any claim made by someone else against **you** or **your family**
- Admit any liability or responsibility that an incident was **your** fault
- Negotiate or settle or enter into any agreement without **our** permission
- Dispose of damaged items that are part of **your** claim as **we** may need to see them
- Abandon **your** property for **us** to deal with, without **our** permission

7. Third-party rights

As per the Contracts (Rights of Third Parties) Act, people, companies or businesses who are not named on this policy do not have any rights to enforce the terms and conditions of **your** policy.

8. Sanctions

We will not provide cover nor be liable to pay any claim or refund any premium or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim, refund of such premiums or provision of such benefit would expose **us** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or HM Treasury.

9. Cancelling your policy

Your rights to cancel

You can cancel **your** home insurance policy at any time by logging onto **your** customer portal at <https://customerportal.umbri.co.uk>.

When **you** cancel **your** policy, **you** will no longer be covered by **us**, including for extras **you** added to **your** home insurance, i.e. home emergency cover and legal expenses cover.

If **you** cancel **your** home insurance policy before it starts or within 14 days from the start or renewal date of **your** cover, or when **you** receive **your** policy or renewal documents, whichever is later, **you** will get a full refund of the premium **you** paid, other than umbri's arrangement fee, as long as **you** have not made a claim and **you** do not intend to make a claim.

If **you** cancel **your** home insurance policy after 14 days from the start or renewal date of **your** cover, **we** will keep a proportion of the premium **you** paid for the period **you** have been covered, and **you** may have to pay a cancellation fee in addition to umbri's arrangement fee.

- If **you** have not made a claim during the **insurance period** and if **you** do not intend to make a claim, **we** will refund the remaining amount to **you**.
- If **you** have made a claim during the **insurance period** or if **you** intend to make a claim, **you** will have to pay the full premium, and **we** will not issue a refund.

You can find the cancellation fee in the umbri terms and conditions.

If **you** cancel **your** policy and there is a premium outstanding, **you** must pay this within 10 days. **We** may collect the amount owed to **us** using the payment details **we** have for **you** on file. If **your** payment is late, **you** may have to pay an additional late payment fee.

You can cancel **your** policy immediately only. **You** cannot cancel **your** policy on a date in the past.

Our rights to cancel

We can cancel **your** cover at any time if there is a valid reason to do so. **We** will notify **you** in writing by email with the reason for **our** decision as well as **our** notice period, which might be immediate.

Some examples of why **we** may cancel **your** policy are:

- **You** purposefully gave **us** information that is false, incomplete, exaggerated, or misleading
- **You** did not update **your** policy after a change in circumstances
- **You** ignored **our** requests for more information or documents
- **You** harassed, abused, or threatened **our** staff or any staff working for **us**
- **You** failed to pay **your** premium

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud, or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy, **you** will have to pay a cancellation fee. **You** can find the cancellation fee in the umbri terms and conditions.

Failing to pay payments when due

The policyholder is responsible for paying the premium relating to this policy.

If **you** pay **your** premium in monthly payments and fail to make a payment, **we** may not be able to offer **you** the option to pay monthly when **you** renew **your** policy.

If **we** are not able to collect a payment from **you** when due, **you** will receive a notice requesting payment. If **we** do not receive payment within 15 days of the payment due date, **we** will cancel the policy; the cancellation date may be in the past.

Additionally, **we** will cancel **your** policy at the 4th time within an **insurance period** that **we** are not able to collect payment from **you** when due but paid within 15 days of the payment due date.

If **we** cancel the policy, **you** will have to pay a cancellation fee. **You** can find the cancellation fee in the umbri terms and conditions.

10. Renewing your policy

We will email **you** before **your** existing policy expires with a renewal proposal.

Automatic renewals

Unless **you** opt out, **we** will automatically renew **your** home insurance policy on the renewal date, using the payment details **we** have for **you** on file. But **we** will let **you** know before **we** take the payment.

If, for some reason, **we** are not able to automatically renew **your** policy, **we** will email **you** before **your insurance period** ends.

Opting out

You can opt in or out of automatic renewals at any time, free of charge. Just contact **us** via <https://www.umbri.co.uk/contact> or log into **your** customer portal at <https://customerportal.umbri.co.uk>.

Delayed claims

If **you** submit a claim for damage, loss or liability after **we** have calculated **your** renewal premium, or after the renewal date for the previous **insurance period**, **we** will adjust **your** renewal premium. If **we** cannot renew **your** policy, **we** will contact **you** with the details.

Inflation protection

Where **you** have specified the *contents sum insured* or *buildings sum insured* in **your policy schedule**, **we** will change these sums insured each month and update them each year at renewal. The update will reflect inflation in line with the Retail Price Index for the *contents sum insured* and the House Rebuilding Cost Index for the *buildings sum insured*, or any suitable alternative index **we** choose.

The updated sums insured and renewal premium will be shown on **your policy schedule** at renewal. **We** will not reduce sums insured if an index reduces, unless **you** ask **us** to do so.

11. Other insurance

If there is any other insurance covering the same claim, or that would have covered the claim but for the existence of this policy, **we** will not make any payment under this policy, until all cover under that other insurance is exhausted. For all other claims **we** will not pay more than **our** share of the claim, even if the other insurer refuses the claim.

General exclusions

Confiscation

We do not cover loss, damage, or responsibility resulting from goods being taken or held by customs or other authorities. However, these exclusions do not affect coverage of:

- Responsibility towards household employees
- Responsibility for injuries to residents or the public
- Liability of tenants

Damage by pests

We do not cover loss or damage by pests.

Deliberate or criminal acts

We do not cover loss, damage, or injury that **you**, **your family** or anyone in **your home** causes on purpose, recklessly, or illegally. This includes all forms of damage to **buildings** and or **contents** and including malicious damage and bodily injury.

Depreciation

We do not cover the loss or decrease in the value of items after they have been fixed or replaced due to damage.

Drones

We do not cover any loss or damage caused from a drone flown by **you**, **your family** or a person permitted to be in **your home**.

Events before the start of the policy

We do not cover any loss, damage, injury, or responsibility for something that occurred before the **insurance period**.

Faulty design

We do not cover any loss or damage that happens because something was built or made poorly through poor, faulty or defective design, with bad materials, or the instructions from the manufacturer were not followed.

Gradual causes

We do not cover loss or damage caused by an event that happens gradually over a period of time, such as damage and depreciation in value, because of:

- Normal wear and tear (including scratching, denting or other damage to the appearance)
- General lack of maintaining **your home** in a good state of repair, such as any necessary repair and maintenance work identified in the most recent inspection of oil tanks and pipes not being conducted
- Regularly using, maintaining, decorating and upkeeping **your home** and its **contents**
- Constant exposure to smoke
- Mildew, damp, mould or fungus
- Rust or corrosion
- Dry or wet rot
- Settlement
- River or coastal erosion
- The effects of exposure to sunlight or atmospheric conditions

Indirect loss

We do not cover losses that are not directly linked to the incident that caused the claim (unless this policy states otherwise).

This includes:

- Costs of preparing **your** claim
- Fees
- Travel costs
- Lost earnings
- Compensation

Pollution or contamination

We do not cover any loss, damage, or responsibility linked to pollution or contamination, except if it is caused by a sudden, unexpected event that **you** can identify, or if it is oil leaking from **your home's** domestic oil system.

Radioactivity

We do not cover loss, damage, expense or liability caused directly or indirectly by any nuclear energy, radioactivity of any kind including radiation, radioactive contamination or other dangerous properties of any nuclear device, part of material.

Solar flare

We do not cover loss, damage, injury or liability caused directly or indirectly by solar storm or flares.

Terrorism

We do not cover any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from, or in connection with, any act of terrorism.

For the purpose of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical, radiological and/or nuclear force or contamination by any person(s), whether acting alone, or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

War

We do not cover any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or similar event.

Buildings cover

This section applies if **you** have chosen buildings insurance for **your home**, as shown in **your policy schedule**.

We cover **your buildings**, up to the *buildings sum insured* in **your policy schedule**, against losses and damage that were caused by the buildings insured risks mentioned below.

There are specific cover limits and **excesses** for some buildings insured risks and some buildings covers; **you** will find them in **your policy schedule**.

1. Buildings insured risks

Flood and storm

We cover loss and damage caused by flood and storm.

We do not cover loss or damage:

- To domestic fixed central heating systems, gas or oil tanks in the open, wind turbines, solar panels or solar panel heating systems
- To radio or television aerials, satellite dishes and their fittings or masts
- To swimming pools, fixed hot tubs and their fittings, fixtures, covers, enclosures and accessories
- To incomplete alterations or extensions to **buildings**
- Caused by flood to gates, fences, hedges, drives, patios, footpaths, decking, terraces, tennis hard courts and paths, unless **your home** has also been damaged at the same time and by the same cause
- Caused by **storm** to gates, fences, hedges, drives, patios, footpaths, decking, terraces, tennis hard courts and paths
- Caused by **subsidence, heave or landslip** as a result of flood or **storm**
- Caused by frost

- Caused by rising water table levels
- Caused by water escaping from pipes, tanks, a water main, drain, sewer or other fixed water equipment inside **your buildings**, unless it was caused by flood
- Caused by the gradual leaking or dripping of water into a building (for example, rising damp)

Fire, smoke, lightning, explosions and earthquakes

We cover loss and damage caused by fire, smoke, lightning, explosions and earthquakes.

We do not cover loss or damage caused by:

- smoke from volcanic ash, smog, agricultural or industrial emissions, air pollution or anything that happens gradually as a result of repeated exposure
- scorching, melting, warping, singeing or other forms of heat damage, unless these were caused by a fire

Subsidence, heave and landslip

If **you** experience loss or damage covered under this clause, the compulsory **excess** will be the *subsidence compulsory excess* in **your policy schedule**.

We cover loss or damage caused by **subsidence, heave** of the site **your home** stands on or **landslip**.

We do not cover:

- Loss or damage to any part of the **buildings**, unless **your home** is damaged at the same time and by the same cause

- Loss or damage caused by the movement of solid floors unless **your home** is damaged at the same time and by the same cause
- Loss or damage caused by coastal or river erosion, or normal **settlement**
- Loss or damage caused by structural changes, repairs or demolition
- Loss or damage caused by chemicals or their reaction with any materials **your buildings** are made of
- Loss or damage that is covered under a guarantee or a National House Building Council (NHBC) certificate or warranty
- Costs to repair the original cause of the **subsidence**

Escape of water or oil

If **you** experience loss or damage because of the escape of water or oil, **your** compulsory **excess** will be the *escape of water compulsory excess* in **your policy schedule**.

We cover loss or damage caused by:

- Water escaping from fixed water pipes, central heating systems or domestic appliances
- Water escaping from tanks, drainage or domestic water installations
- Water freezing in tanks, apparatus or pipes
- Oil escaping from or freezing in fixed central heating oil tanks or domestic heating appliances

We do not cover loss or damage:

- To pipes, appliances, tanks or fixed installations, unless caused by water freezing in tanks, apparatus or pipes
- To solid floors when infill materials settle, swell or shrink because of the escape of water
- Caused by any gradual water or oil leaks
- Caused by leaks from swimming pools or fixed hot tubs
- Caused by faulty or inadequate grout or sealant
- Caused by water overflowing if a tap has been left open
- Caused by water freezing in tanks, apparatus and pipes in **outbuildings**

- Caused by **subsidence, heave** or **landslip** resulting from the escape of water or oil
- Caused by oil escaping from storage tanks that:
 1. Are made of plastic and single-skinned not meeting current pollution regulations
 2. Have passed the manufacturer's guarantee period
 3. Are abandoned or decommissioned
- While **your home** is **unoccupied** or **unfurnished**

Falling objects

We cover loss or damage caused by:

- Falling trees or branches
- Radio aerials, telegraph poles, television aerials, satellite dishes, and their fittings and masts
- Fixed solar panels

We do not cover:

- Loss or damage to gates, fences, and hedges
- Loss or damage to the object itself
- Loss or damage during any tree maintenance, such as felling, lopping, or topping
- The cost of removing what is left of the object or of restoring or repairing the site

Collision

We cover loss or damage caused by the collision of any animal, vehicle, train, aircraft and anything falling from them.

We do not cover loss or damage caused by domestic pets.

Theft and attempted theft

We cover loss and damage caused by theft or attempted theft in **your home**.

We do not cover loss or damage:

- To any building materials left in the **garden**
- Caused by **you, your family** or a person permitted to be in **your home**

- Caused by deception, unless deception is used by someone only to gain access to **your home**
- While **your home** is **unoccupied** or **unfurnished**
- While **your home** is occupied by anyone except **you, your family** or any person allowed to be in **your home**, unless force and violence has been used to enter **your home**
- While building work is going on, unless force or violence has been used to enter **your home**

Malicious acts and vandalism

We cover loss or damage caused by malicious people or vandals.

We do not cover loss or damage:

- Caused by **you, your family** or a person permitted to be in **your home**
- While **your home** is **unoccupied** or **unfurnished**
- While **your home** is occupied by anyone except **you, your family** or any person allowed to be in **your home**, unless force or violence has been used to enter **your home**

Riot and civil commotion

We cover loss and damage caused by riots, civil commotion, labour disputes, strikes and political disturbances.

We do not cover loss or damage:

- Caused by **you, your family** or a person permitted to be in **your home**
- While **your home** is **unoccupied** or **unfurnished**

2. Alternative accommodation and loss of rent

We cover, up to the *buildings alternative accommodation limit* in **your policy schedule**, if **you** cannot stay in **your home** because it is not fit for **you** to live in following a loss or damage that is covered by **your** buildings insurance, or because a local

authority or emergency services force **you** to evacuate and leave **your home**:

- The reasonable and necessary costs of alternative accommodation for **you, your family** and domestic cats and dogs
- Any rent amount **you** would have received as part of a rental contract if **you** let **your home** (including short-term lettings)
- Any ground rent **you** still need to pay

We consider **your** needs, how long **you** will be in temporary accommodation for and the cost of other suitable and available nearby options when **we** work out reasonable costs. Before **you** agree to any payment, **you** need to ensure **we** agree with the costs.

We do not cover costs:

- Which **you** have agreed to pay without **our** permission
- Arising once **your home** is fit to live in again or after the local authority or emergency services confirm it is safe for **you** to return
- Incurred after ten days from the date a local authority or emergency services forced **you** to evacuate **your home**

We cover this risk under both buildings and contents insurance. If **you** make a claim for both **buildings** and **contents**, **we** will pay for one or the other.

3. Emergency access

We cover:

- loss or damage to **your buildings** when the fire, police or ambulance services force entry into **your home** as a result of an emergency or to prevent further damage to **your** property
- if **you** have *gardens emergency cover* in **your policy schedule** only and in this case up to the *gardens emergency access limit* in **your policy schedule**, cost to re-landscape the **gardens** after the fire, police or ambulance services damage **your garden** as a result of an emergency or to prevent further damage to **your** property

4. Locks and keys

We cover, up to the *locks and keys limit* in **your policy schedule**, the cost of replacing and installing locks and keys to the external doors and windows of **your home**, safes and alarm systems **you** use to protect **your home**, if **you** lose **your** keys or if someone steals the keys to the locks of **your home**.

We do not cover the cost of replacing locks and keys for a garage or an **outbuilding**.

We cover this risk under both buildings and contents insurance. If **you** make a claim for both **buildings** and **contents**, we will pay for one or the other.

5. Trace and access

In case of a trace and access claim, the compulsory **excess** will be the *escape of water compulsory excess* in **your policy schedule**.

We cover, up to the *trace and access limit* in **your policy schedule**, any reasonable and necessary costs to remove and replace parts of the building to trace the source of a water or oil leak from tanks, pipes or fixed water or heating systems.

We do not cover loss or damage:

- To fixed domestic water, central heating systems, oil tanks, drains, pipes, heating installations or domestic appliances themselves
- To pitch fibre drains caused by faulty designs, materials, installations or the construction of drains and pipes
- While **your home** is **unoccupied** or **unfurnished**

6. Selling your home

If **you** sell the **home** that is insured under this policy, we cover the buyer for any loss or damage by any risks mentioned in the buildings insured risks subsection of the Buildings cover section, from the date **you** exchange contracts (or missives in Scotland) to the sale completion date. This cover only applies if the purchase is completed.

We do not cover loss or damage:

- That happens more than 90 days before the completion of the sale
- That happens after the completion of the sale
- Which is not covered by the standard terms and conditions of this policy
- Which is **your** responsibility to repair
- If the property **you** are selling is covered by another insurance policy
- While **your home** is **unoccupied** or **unfurnished**
- While **your home** is undergoing construction, demolitions, structural changes, extensions, repairs or renovations

7. Property owner's liability

This cover applies if **you** are the owner of the property insured under this policy.

We cover up to the *property owner's liability limit* in **your policy schedule** if **you** or **your family** are legally supposed to pay:

- As owners of **your home**, for an accidental death or physical injury to any person during **your insurance period**
- As owners of **your home**, for the accidental loss of or damage to someone else's property during **your insurance period**
- Costs and expenses of defending a claim we agreed on in writing beforehand
- As previous owners of any private property, under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975. This relates to an accident that happened during **your insurance period** because **you** or **your family** carried out faulty work on any home **you** previously lived in in the **United Kingdom**

If **you** are both the owner and occupier of **your home**, this section does not cover **your** legal liability as the occupier of **your home** or **your garden**. **You** will need to arrange contents insurance which provides occupier's and personal liability cover to make sure **you** are adequately covered.

We do not cover:

- Any cost or expense **we** have not agreed to in writing beforehand
- Costs related to fixing any fault or alleged fault that may cause accidental injury, disease or accidental loss to **your** property
- The death of or injury (including illness or disease) to **you, your family** or anyone else permanently living with **you**, including **domestic employees**, or any person who is working for **you**
- Loss or damage to property **you, your family** or anyone else permanently living with **you**, including **domestic employees**, own or are responsible for
- Any liability arising directly or indirectly if **you** or **your family** are treated for or pass on a contagious disease or virus
- Liability resulting from the use of **your** property for any profession, business, trade or employment
- Liability due to **you** or **your family** owning, possessing, maintaining or using a lift, hoists, any **motorised vehicle** or craft (including drones, mechanically propelled aerial toys, models, devices, caravans)
- Liability arising under an agreement with a third party, which would not exist in the absence of that agreement
- Liability resulting from **you** being the occupier of **your home** and claiming under occupier's and personal liability cover (section Contents), or **your** personal liability resulting from the private pursuits of **you** or **your family**
- Liability arising from faulty work more than seven years after the work was completed

Buildings accidental damage

Check if **you** have no accidental damage, limited accidental damage or full accidental damage in **your policy schedule**.

1. Buildings limited accidental damage

This cover applies only if **you** have *buildings limited accidental damage* in **your policy schedule**.

We cover the costs of any necessary repairs or replacements caused by **accidental damage** to the following items:

- Fixed glass, including double glazed windows, doors, fan lights and skylights
- Ceramic hobs in fitted kitchen units
- Fixed sanitary fittings, such as washbasins, sinks, baths, shower trays, shower screens, toilets and bidets
- Solar panels that are part of **your home**

We do not cover loss or damage:

- To anything that is specifically excluded from **your** buildings insurance policy
- To anything that is specifically covered in other sections of this policy
- To frames and casements of windows, doors or solar panels
- Caused by **subsidence, heave, landslip**, shrinkage, thermal movement or **settlement**
- Caused by a mechanical or electrical breakdown or failure
- Caused by water entering **your home**
- Caused by chemicals or their reaction with any building materials of **your home**
- Caused by construction, alterations, extensions, renovations, repairs or demolitions
- Caused by any paying guest or tenant or while **your home** is let, sublet or lent
- Caused by frost, chipping, scratching, or denting

- Caused by fungus, dry or wet rot, or any atmospheric conditions
- Caused by domestic pets through chewing, scratching, tearing, fouling or vomiting
- Caused by malicious acts from **you, your family** or a person permitted to be in **your home**
- While **your home** is **unoccupied** or **unfurnished**

2. Buildings full accidental damage

This cover applies only if **you** have *buildings full accidental damage* in **your policy schedule**.

We cover the costs of any necessary repairs or replacements to **your buildings** caused by **accidental damage**. For example, if someone drops something through a floorboard of the loft.

Just so **you** know, *buildings full accidental damage* already includes things covered by *buildings limited accidental damage*.

We do not cover loss or damage:

- To anything that is specifically excluded from **your** buildings insurance policy
- To anything that is specifically covered in other sections of this policy
- To locks and keys for a garage or an **outbuilding**
- Caused by **subsidence, heave, landslip**, shrinkage, thermal movement or **settlement**
- Caused by a mechanical or electrical breakdown or failure
- Caused by water entering **your home**
- Caused by chemicals or their reaction with any building materials of **your home**

- Caused by construction, alterations, extensions, renovations, repairs or demolitions
 - Caused by any paying guest or tenant or while **your home** is let, sublet or lent
 - Caused by frost, chipping, scratching, or denting
 - Caused by fungus, dry or wet rot, or any atmospheric conditions
 - Caused by domestic pets through chewing, scratching, tearing, fouling or vomiting
 - Caused by malicious acts from **you, your family** or a person permitted to be in **your home**
 - While **your home** is **unoccupied** or **unfurnished**
- Loss or damage while **your home** is **unoccupied** or **unfurnished**
 - The cost to clear blockages from drains and sewer pipes, unless the blockage is caused by damage to the drains or pipes themselves

Accidental damage to underground drains, pipes, cables and tanks

We cover:

- **Accidental damage** to cables, underground drains, drain inspection covers, pipes and septic tanks. These must provide services to or from **your home** and **you** must be legally responsible for them.
- The costs of breaking into, removing the blockage, and repairing the sewer pipe up to the *blockage of sewer pipes* limit in **your policy schedule**, if the blockage is caused by **accidental damage** to the drains or pipes themselves.

We do not cover:

- Loss or damage to drains caused by faulty designs, materials, installations or construction
- Loss or damage to undamaged parts of pipes, cables and drains
- Loss or damage caused by gradual wear and tear or deterioration, including the gradual end of life of these cables, drains, pipes and tanks
- Loss or damage that leads to further damage, breaking into layers or the collapse of underground pitch fibre pipes

Buildings conditions

1. Make sure you have adequate cover

You are responsible for making sure **your buildings sum insured** in **your policy schedule** at least matches the rebuild cost of **your** property.

If at the time of **your** loss or damage **your** sum insured is too low, **we** may not settle **your** claim in full.

2. Settling claims for buildings (except liability)

When **we** settle **your** claim, **we** will not pay more than the sum **you** are insured for, and the various limits shown in **your policy schedule**.

If **we** agree to settle **your** claim, **we** will choose either to cover the cost of fixing or replace the damaged parts covered under **your** buildings insurance policy or pay **you** a cash amount that is equivalent to what it would have cost **us** using **our** chosen supplier to repair or replace.

Repairs done by **our** chosen suppliers as a result of a claim **we** settle for **you** are guaranteed for the *buildings repair guarantee period* in **your policy schedule**.

Please note:

- If **we** choose not to fix or replace the damage, **we** will pay either the amount by which **your** property has reduced in value due to the damage, or the estimated cost of repair, whichever is lower
- **We** will deduct any amount from **your** claim for wear and tear if **your** property was not in good condition when the damage occurred or if **you** did not do all necessary repairs promptly
- The cash payment may be less than the cost of fixing or replacing the damaged part

Debris removal and professional fees

This cover only applies if **you** have a successful claim for a loss or damage by risks mentioned in the buildings insured risks subsection of the Buildings cover section.

We cover the following:

- Fees of architects, surveyors, consulting engineers and legal services needed to rebuild **your buildings**
- The cost to clear debris from the site or prop-up parts of the damaged **buildings**
- The cost to support or demolish the damaged **buildings**
- The cost of meeting the requirements of the government or local authority

We do not cover:

- Any fees or costs to prepare **your** claim
- Any costs that **you** agree without **our** permission
- The cost of meeting the requirements of the government or local authority if **you** or **your family** knew about these requirements before experiencing loss or damage

Matching items

If **you** do not have *matching items cover* in **your policy schedule**, then, when **we** settle **your** claim, **we** will cover the cost to replace individual items or parts of a pair, set, suite, or any item of uniform nature, design, or colour that have been lost or damaged, but **we** will not cover undamaged matching pieces or parts.

If **you** have *matching items cover* in **your policy schedule**, then the below terms apply.

If **you** have successfully claimed for an item that is part of the matching suite under **your** buildings insurance cover, **we** will reimburse **you** for specific

items up to the matching items limit in **your policy schedule**.

We cover undamaged items in the matching set if:

- A part is damaged beyond repair
- **We** cannot find a replacement or reasonable match for the lost or damaged item

A reasonable match is a similar item, but not an exact match.

We cover the cost to repair or replace:

- The whole suite
- The entire floor covering
- Wall tiles that are part of a bathroom suite, a fitted kitchen or a floor covering
- An area of wall tiles

We do not cover:

- Loss or damage to floor coverings in adjacent rooms or clearly distinguishable separate areas
- The cost for a suite, floor coverings or wall tiles that are seen as a separate set

When **we** settle **your** claim for matching items, **we** may ask **you** to return any damaged or undamaged items that are part of **your** claim.

3. Settling liability claims

For any incident (or related incidents) involving legal liability under the Buildings cover section, **we** will attempt to negotiate with the claimant or their legal representative to settle the claim at the lowest possible amount. However, the maximum amount **we** will pay is the limit shown in **your policy schedule**, plus any agreed-upon costs and expenses.

Contents cover

This section applies if **you** have chosen contents insurance for **your home**, as shown in **your policy schedule**.

We cover against loss and damage that were caused to **your contents** by the **contents insured risks**, whilst in **your home**, up to the *contents sum insured* in **your policy schedule**.

The following **contents** have additional limits or cover terms, and **we** have described them in Section 2:

- Contents in outbuildings
- Deeds and documents
- Downloaded data file
- Domestic employee belongings
- Money

Lastly **your** contents cover contains specific covers which are described in Section 3 onwards.

There are specific cover limits and **excesses** for some **contents insured risks** and some contents covers; **you** will find them in **your policy schedule**.

1. Contents insured risks

Flood and storm

We cover loss and damage caused by flood and **storm**.

We do not cover loss or damage:

- To contents in the garden
- To radio or television aerials, satellite dishes and their fittings or masts
- Caused by **subsidence, heave** or **landslip** as a result of flood or **storm**
- Caused by frost
- Caused by rising water table levels
- Caused by water escaping from pipes, tanks, a water main, drain, sewer or other fixed

water equipment inside **your buildings**, unless it was caused by flood

- Caused by the gradual leaking or dripping of water into a building (for example, rising damp)

Fire, smoke, lightning, explosions and earthquakes

We cover loss and damage caused by fire, smoke, lightning, explosions and earthquakes.

We do not cover loss or damage caused by:

- Smoke from volcanic ash, smog, agricultural or industrial emissions, air pollution or anything that happens gradually as a result of repeated exposure
- Scorching, melting, warping, singeing or other forms of heat damage, unless these were caused by a fire

Subsidence, heave and landslip

If **you** experience loss or damage covered under this clause, the compulsory **excess** will be the *subsidence compulsory excess* in **your policy schedule**.

We cover loss or damage caused by **subsidence, heave** of the site **your home** stands on or **landslip**.

We do not cover:

- Loss or damage caused by the movement of solid floors unless **your home** is damaged at the same time and by the same cause
- Loss or damage caused by coastal or river erosion or normal **settlement**
- Loss or damage caused by structural changes, repairs or demolition

- Loss or damage caused by chemicals or their reaction with any materials **your buildings** are made of
- Loss or damage that is covered under a guarantee or a National House Building Council (NHBC) certificate or warranty
- Costs to repair the original cause of the **subsidence**

Escape of water or oil

If **you** experience loss or damage because of the escape of water or oil, **your** compulsory **excess** will be the *escape of water compulsory excess* in **your policy schedule**.

We cover loss or damage caused by:

- Water escaping from fixed water pipes, central heating systems or domestic appliances
- Water escaping from tanks, drainage or domestic water installations
- Water freezing in tanks, apparatus or pipes
- Oil escaping from or freezing in fixed central heating oil tanks or domestic heating appliances

We do not cover loss or damage:

- To pipes, appliances, tanks or fixed installations
- To solid floors when infill materials settle, swell or shrink because of the escape of water
- Caused by any gradual water or oil leaks
- Caused by leaks from swimming pools, fixed hot tubs
- Caused by faulty or inadequate grout or sealant
- Caused by water overflowing if a tap has been left open
- Caused by water freezing in tanks, apparatus and pipes in **outbuildings**
- Caused by **subsidence, heave or landslip** resulting from the escape of water or oil
- While **your home** is **unoccupied or unfurnished**

Falling objects

We cover loss or damage caused by:

- Falling trees or branches

- Radio aerials, telegraph poles, television aerials, satellite dishes, and their fittings and masts
- Fixed solar panels

We do not cover:

- Loss or damage to the object itself
- Loss or damage during any tree maintenance, such as felling, lopping, or topping
- The cost of removing what is left of the object or of restoring or repairing the site

Collision

We cover loss or damage caused by the collision of any animal, vehicle, train, aircraft and anything falling from them.

We do not cover loss or damage caused by domestic pets.

Theft and attempted theft

We cover loss or damage caused by theft or attempted theft in **your home**.

We do not cover loss or damage:

- To **money** in **your home**, unless someone used force and violence to enter or leave **your home**
- To **money** and **high-risk items** in **your outbuildings**
- Caused by **you, your family** or a person permitted to be in **your home**
- Caused by deception, unless deception is used by someone only to gain access to **your home**
- While **your home** is **unoccupied or unfurnished**
- While **your home** is occupied by anyone except **you, your family** or any person allowed to be in **your home**, unless force or violence is used to enter **your home**
- While building work is going on, unless force or violence has been used to enter **your home**

Malicious acts and vandalism

We cover loss or damage caused by malicious people or vandals.

We do not cover loss or damage:

- Caused by **you, your family** or a person permitted to be in **your home**
- While **your home** is **unoccupied** or **unfurnished**
- While **your home** is occupied by anyone except **you, your family** or any person allowed to be in **your home**, unless force or violence has been used to enter **your home**

Riot and civil commotion

We cover loss or damage caused by riots, civil commotion, labour disputes, strikes and political disturbances.

We do not cover loss or damage:

- Caused by **you, your family** or a person permitted to be in **your home**
- While **your home** is **unoccupied** or **unfurnished**

2. Sublimits for contents cover

This section describes additional limits or cover terms for some **contents**.

Contents in outbuildings

We pay, up to the *outbuildings limit* in **your policy schedule**, for loss and damage caused by **contents insured risks** except 'theft or attempted theft' to **contents you** keep locked in **your outbuildings**.

We pay, up to the *theft from outbuildings limit* in **your policy schedule**, for loss and damage caused by the **contents insured risk** 'theft or attempted theft' to **contents you** keep locked in **your outbuildings**.

Deeds and documents

This cover applies if **you** have *deeds and documents cover* in **your policy schedule**.

We pay, up to the *deeds and documents limit* in **your policy schedule**, for loss or damage caused by **contents insured risks** to **your** title deeds and documents, which prove that **you** or **your family** own

your home or property, providing **you** keep them inside **your home**.

Domestic employee belongings

This cover applies if **you** have *domestic employee belongings cover* in **your policy schedule**.

We pay, up to the *domestic employee belongings limit* in **your policy schedule**, for loss or damage caused by **contents insured risks** to **contents** that belong to **your domestic employee**.

Money

We pay, up to *money in the home limit* in **your policy schedule**, for loss or damage caused by **contents insured risks** to **money** in **your** main building where **you** live.

Downloaded data files

This cover applies if **you** have *downloaded data files cover* in **your policy schedule**.

We pay, up to the *downloaded data file limit* in **your policy schedule**, for loss or damage caused by **contents insured risks** to content **you** have legally purchased and downloaded on **your** home computer.

We do not cover:

- Loss or damage to files **you** use for business purposes
- Loss or damage caused by computer viruses
- Loss or damage caused by **you, your family** or a person permitted to be in **your home**
- The cost of remaking any film, disc or tape or rewriting any of the information stored

Home office equipment

We pay, up to the *home office equipment limit* in **your policy schedule**, loss or damage caused by **contents insured risks** to **home office equipment you** use at **home** for office work.

3. Contents in the garden

We cover, up to the *contents in the garden limit* in **your policy schedule**, loss or damage caused by **contents insured risks** except 'flood and storm':

- To **contents** both kept and usually kept in the **garden** such as garden furniture
- To **contents** temporarily removed from the **home** into the **garden**
- To **contents** in a locked luggage boot or a concealed luggage compartment or a closed glove compartment of a fully secured and locked vehicle in the **garden**
- To trees, shrubs and plants while in the **garden**

The most **we** will pay for a loss or damage for any one tree, plant or shrub is the *single plant limit* in **your policy schedule**.

We do not cover loss or damage:

- To **pedal cycles**, unless they are securely locked to a solid object that cannot be moved
- To **high-risk items, money or home office equipment**
- Caused by animals (including pets)
- While **your home** is **unoccupied** or **unfurnished**

4. Alternative accommodation and loss of rent

We cover, up to the *contents alternative accommodation limit* in **your policy schedule**, if **you** cannot stay in **your home** because it is not fit for **you** to live in following a loss or damage that is covered by **your** contents insurance, or because a local authority or emergency services force **you** to evacuate and leave **your home**:

- The reasonable and necessary costs of alternative accommodation for **you, your family** and domestic cats and dogs
- Any rent which **you** as a tenant are legally responsible to pay

We consider **your** needs, how long **you** will be in temporary accommodation for and the cost of other suitable and available nearby options when **we** work

out reasonable costs. Before **you** agree to any payment, **you** need to ensure **we** agree with the costs.

We do not cover costs:

- Which **you** have agreed to pay without **our** permission
- Arising once **your home** is fit for **you** to live in again or after the local authority or emergency services confirm it is safe for **you** to return
- Incurred after ten days from the date a local authority or emergency services forced **you** to evacuate **your home**

We cover this risk under both buildings and contents insurance. If **you** make a claim for both **buildings** and **contents**, **we** will pay for one or the other.

5. Emergency access

We cover loss or damage caused to **your contents** in **your home** when the fire, police or ambulance services force entry into **your home** as a result of an emergency or to prevent further damage to **your** property.

6. Locks and keys

We cover, up to the *locks and keys limit* in **your policy schedule**, the cost of replacing and installing locks and keys to the external doors and windows of **your home**, safes and alarm systems **you** use to protect **your home**, if **you** lose **your** keys or if someone steals the keys to the locks of **your home**.

We do not cover the cost of replacing locks and keys for a garage or an **outbuilding**.

We cover this risk under both buildings and contents insurance. If **you** make a claim for both **buildings** and **contents**, **we** will pay for one or the other.

7. Loss of water or oil

We cover, per **insurance period**:

- the cost of accidentally lost metered water, up to the *loss of water limit* in **your policy schedule**

- the cost of accidentally lost metered domestic heating oil, up to the *loss of oil limit* in **your policy schedule**

We do not cover for loss or damage while **your home** is **unoccupied** or **unfurnished**.

8. Celebration cover

We will automatically increase **your** contents sum insured by the *celebration cover limit* in **your policy schedule** for gifts **you** buy or receive for the occasion during **your insurance period**, for 14 days on either side of the date of:

- A religious festival **you** celebrate
- **Your** or a member of **your family's** wedding, engagement party or civil partnership
- **Your** or a member of **your family's** birthday, anniversary or birth delivery

9. Freezer food

We cover, up to the *freezer food limit* in **your policy schedule**, the replacement of food in **your** freezer that was lost or damaged by:

- The sudden rise or fall in temperature in the appliance
- The contamination from refrigerant or refrigerant fumes

We do not cover loss or damage:

- To replace food in more-than-10-year-old freezers
- Caused by a voluntary action from **you** or **your family**
- Caused by a planned electricity or gas interruption to **your** supply by **your** supplier
- While **your home** is **unoccupied** or **unfurnished**

10. Temporary removal

We cover, up to the *temporary removal limit* in **your policy schedule**, loss or damage caused by **contents insured risks** to **contents** **you** temporarily move from **your home** to a building or residence where **you**

temporarily live or a purpose-built storage facility. This temporary arrangement must be in the **United Kingdom** and for up to 90 days.

We do not cover loss or damage:

- To **contents** while they are being transported
- To **contents** that were not previously stored in **your home** or in **your garden**
- To **contents** out in the open, in an **outbuilding**, in a temporary structure, from a caravan, mobile home, or a motor home
- Caused by theft or attempted theft, unless someone used force and violence to enter the building, residence, or the purpose-built storage facility
- While the building or residence where **you** temporarily live is **unoccupied** or **unfurnished**

11. Student cover

We cover, up to the *student cover limit* in **your policy schedule**, loss or damage caused by **contents insured risks** to **contents** a member of **your family** has taken away from **home** to a student accommodation in the **United Kingdom** where they live. They must attend a college, university or boarding school in person, in the **United Kingdom**.

We do not cover loss or damage:

- To mobile phones and **money**
- To **contents** while they are being moved, carried or worn
- To **contents** out in the open, in an **outbuilding**, in a temporary structure, from a caravan, mobile home, or a motor home
- Caused by theft or attempted theft, unless force or violence was used to enter the student accommodation
- While their student accommodation is **unoccupied** or **unfurnished**

12. House removal

We cover loss or **accidental damage** to **your contents** while a professional removals company move them from **your current home** to **your new home** (in the

United Kingdom). This cover includes storing **your contents** in a temporary furniture storage unit for up to seven days.

We do not cover loss or damage:

- To money, high-risk items and deeds
- To china, glass and other fragile items, unless the professional removals company packed and loaded them
- Caused by a mechanical or electrical breakdown or failure
- Caused by theft or attempted theft, unless someone used force and violence
- If **you** buy insurance with the professional removals company

13. Away from home cover

This section applies:

- if **you** have *personal belongings away from home cover* in **your policy schedule** or
- if **you** have specified **high-risk items** or specified **personal belongings** selected as covered in and away from home in **your policy schedule**

This cover applies anywhere in the world.

We cover loss or damage to **your** and **your family's**

- **Personal belongings** which are in **your** or **your family's** immediate care, custody or control
- **Personal belongings** caused by theft or attempted theft from a locked luggage boot or a concealed luggage compartment or a closed glove compartment of an unattended fully secured and locked vehicle
- Pedal cycles

The most **we** will pay is the following limits in **your policy schedule**:

- The *unspecified personal belongings limit* for **your personal belongings** that **you** have not individually specified
- The *personal belongings single item limit* for any individual item unless it is either a specified **high-risk item** selected as covered away from home or

a specified **personal belongings** in **your policy schedule**

- The amounts shown in **your policy schedule** for **your specified high-risk items** selected as covered away from home or **your specified personal belongings**
- The *single pedal cycle limit* for any **pedal cycles** unless it is a specified **high-risk item** selected as covered away from home
- The *money away from home* limit

In case of theft or attempted theft from an unattended vehicle, **we** will not pay more than the *theft from unattended vehicle limit* in **your policy schedule**.

We do not cover loss or damage:

- To **pedal cycles** if **you** leave them unattended for less than three consecutive days, unless
 - They are securely locked to a solid object that cannot be moved
 - They are kept in a locked, secure building that only **you** and **your family** have access to
 - They are kept inside a locked vehicle or securely locked to a cycle rack
- To **pedal cycles** if **you** leave them unattended for three consecutive days or more
- To **pedal cycles** if **you** use them for racing, pace making, speed or time trials
- To **motorised vehicles** and the parts, spares and accessories of any of these
- To items in transit if they are not in a reasonable and expected protective container
- To **money** unless by theft or attempted theft
- To corneal or contact lenses, or hearing aids while **you** use them for water activities
- To sports equipment while it is being used
- To plants or living creature
- To documents
- Caused by **accidental damage** or accidental loss if the item is in **your home** or **garden**
- Caused by theft by deception
- Caused by animals (including pets)
- Caused by a mechanical or electrical breakdown or failure

- Caused by the manufacturer's instructions on how to use or store the equipment and its accessories not being followed
- Caused by cleaning, carrying out repairs, alterations or renovations

14. Occupier's and personal liability

This cover is for **you** or **your family's**:

- liability to the public arising from being the occupier of **your home** insured under this policy
- personal liability

We cover up to the *occupier's and personal liability limit* in **your policy schedule** for **you** or **your family's** liability if any of the following incidents happen in the **United Kingdom** during **your insurance period**:

- An accidental death, physical injury or illness to any person
- Accidental loss or damage to someone else's property
- Costs and expenses of defending a claim **we** have agreed on in writing beforehand

If **you** are both the owner and occupier of **your home**, **you** may also need property owner's liability cover under buildings insurance to make sure **you** are adequately covered.

We do not cover:

- Any liability arising from **your** ownership of **your home**
- Any cost or expense **we** have not agreed to in writing beforehand
- The death of or injury (including illness or disease) to **you**, **your family** or anyone else permanently living with **you**, including **domestic employees**, or any person who is working for **you**
- Loss or damage to property **you**, **your family** or anyone else permanently living with **you**, including **domestic employees**, own or are responsible for

- Any liability arising directly or indirectly if **you** or **your family** are treated for or pass on a contagious disease or virus
- Liability resulting from the use of **your** property for any profession, business, trade or employment
- Liability due to **you** or **your family** owning, possessing, maintaining or using any firearms or any other weapon, lift, hoists, **motorised vehicle** or craft (including drones, mechanically propelled aerial toys, models, devices, caravans), except for domestic gardening equipment used within the boundaries of **your home** or golf trolleys controlled by a person on foot
- Liability arising out of:
 - owning any living creature or animal, other than cats or dogs owned by **you** or **your family**
 - cats or dogs owned by **you** or **your family** while outside the boundaries of the address shown in **your policy schedule**
 - any cats or dogs that are not normally kept as pets in the **United Kingdom**
 - dogs listed as dangerous, allowed to be dangerously out of control or for which legal action has already been taken under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991, the Control of Dogs (Scotland) Act 2010, any amendments to these acts or any subsequent law
- Liability arising under an agreement with a third party, which would not exist in the absence of that agreement
- Liability resulting from **you** being the owner and occupier of **your home** and claiming under property owner's liability cover (Section 1, **buildings**)
- Liability resulting from pollution or contamination
- Any claims for damage, legal costs or other costs from a court outside the **United Kingdom**

- Any liability that is the result of **you** or **your family** taking part in sporting activities, including hunting, racing and polo
- Any liability that comes from The Party Wall etc. Act 1996
- Any liability for penalties, fines and liquidated damages (this is an estimate of an unknown damage or loss that is hard to define)
- Liability for aggravated damage (damage that requires compensation for mental distress or hurt feelings)
- Liability for punitive or exemplary damage (as a result of punishing or making an example of someone), or any damage that is a result of multiplying compensation

15. Tenant's liability

We cover up to the *tenant's liability limit* in **your policy schedule** **your** and **your family's** liability for damage to **your** landlord's **home**, fixtures, fittings and **contents** caused by **contents insured risks**.

If **you** have *contents limited accidental damage* or *contents full accidental damage* in **your policy schedule**, we cover up to the *tenant's liability limit* in **your policy schedule** for **your** and **your family's** liability from damage to **your** landlord's **home**, fixtures, fittings and **contents** caused by **accidental damage** to fixed glass including double glazed windows, doors, fan lights and skylights, ceramic hobs in fitted kitchen units, fixed sanitary fittings such as washbasins, sinks, baths, shower trays, shower screens, toilets and bidets, cables, underground drains, drain inspection covers, pipes,

septic tanks, mirrors or fixed glass in furniture in the landlord's **home**.

You must be legally liable as a tenant of **your home** under the terms of **your** tenancy agreement, not as the landlord or owner.

We do not cover loss or damage:

- To gates, fences, hedges, **garden** and boundary walls
- That is excluded from **your buildings** or **contents** cover
- For which **you** are not legally responsible for under **your** tenancy agreement
- Caused by gradual cause, including damage from smoke
- Caused by malicious acts by any person
- If **you** are not legally responsible as tenant
- While **your home** is **unoccupied** or **unfurnished**

Contents accidental damage

Check if **you** have no accidental damage, limited accidental damage or full accidental damage in **your policy schedule**.

1. Contents limited accidental damage

This cover applies, only if **you** have *contents limited accidental damage* in **your policy schedule**.

We cover the costs of any necessary repairs or replacements if the following items are **accidentally damaged** in **your home**:

- Mirrors, fixed glass in furniture and ceramic hobs in fitted kitchen units
- Non-portable technology and entertainment items in **your home** e.g. television sets, desktop home computers and hi-fi systems

All the sublimits detailed in Section 2 of the Contents cover section apply to this section as well.

We do not cover loss or damage:

- To anything that is specifically excluded from **your** contents insurance policy
- To anything that is specifically covered in other sections of this policy
- To computer disks, software or downloaded content and records
- Caused by dismantling, adjusting or repairing any equipment
- Caused by the manufacturer's instructions on how to use or store equipment and its accessories not being followed
- Caused by **subsidence, heave, landslip**, shrinkage, thermal movement or **settlement**
- Caused by a mechanical or electrical breakdown or failure
- Caused by water entering **your home**
- Caused by chemicals or their reaction with any building materials of **your home**

- Caused by construction, alterations, extensions, renovations, repairs or demolitions
- Caused by any paying guest or tenant or while **your home** is let, sublet or lent
- Caused by frost, chipping, scratching, or denting
- Caused by fungus, dry or wet rot, or any atmospheric conditions
- Caused by domestic pets through chewing, scratching, tearing, fouling or vomiting
- Caused by malicious acts from **you, your family** or a person permitted to be in **your home**
- While **your home** is **unoccupied** or **unfurnished**

2. Contents full accidental damage

This cover applies, only if **you** have *contents full accidental damage* in **your policy schedule**.

We cover the costs of any necessary repairs or replacements if **your contents** are **accidentally damaged** in **your home** or in **your garden**.

Just so **you** know,

- *Contents full accidental damage* already includes things covered by *contents limited accidental damage*
- All the sublimits detailed in Section 2 of the Contents cover section apply to this section as well.
- **We** will not pay more than the *contents in the garden limit* in **your policy schedule** for **accidental damage** to **contents** in **your garden**

We do not cover loss or damage:

- To anything that is specifically excluded from **your** contents insurance policy

- To anything that is specifically covered in other sections of this policy
- To locks and keys for a garage or an **outbuilding**
- To **money**, food, drink, plants, contact or corneal lenses, and clothing
- To **pedal cycles** tyres caused by cuts, bursts or punctures
- To computer disks, software or downloaded content and records
- Caused by dismantling, adjusting or repairing any equipment
- Caused by the manufacturer's instructions on how to use or store the equipment and its accessories not being followed
- Caused by **subsidence, heave, landslip**, shrinkage, thermal movement or **settlement**
- Caused by a mechanical or electrical breakdown or failure
- Caused by water entering **your home**
- Caused by chemicals or their reaction with any building materials of **your home**
- Caused by construction, alterations, extensions, renovations, repairs or demolitions
- Caused by any paying guest or tenant or while **your home** is let, sublet or lent
- Caused by frost, chipping, scratching, or denting
- Caused by fungus, dry or wet rot, or any atmospheric conditions
- Caused by domestic pets through chewing, scratching, tearing, or fouling or vomiting
- Caused by malicious acts from **you, your family** or a person permitted to be in **your home**
- While **your home** is **unoccupied** or **unfurnished**

Contents conditions

1. Make sure you have adequate cover

You are responsible for making sure:

- The *contents sum insured* in **your policy schedule** is equal to or higher than the total value of **your contents**
- The *unspecified high-risk items limit* in **your policy schedule** is equal to or higher than the total value of **your high-risk items** not specified in **your policy schedule**
- All **high-risk items** worth more than the *high-risk single item limit* are specified in **your policy schedule**
- The values shown in **your policy schedule** for each of **your specified high-risk items** is equal to or higher than the full replacement values of each of **your specified high-risk items**
- **Your** list of **specified high-risk items** is kept up to date, especially when **you** buy new items

If at the time of **your** loss or damage **your** sum insured is too low, **we** may not settle **your** claim in full.

2. Settling claims for contents except liabilities

If **we** settle **your** claim, **we** will not pay more than the sum **you** are insured for and the various limits shown in **your policy schedule**.

When **we** settle **your contents** claim, **we** may choose to:

- Repair or reinstate **your** item
- Replace the lost or damaged item with a new one
- Pay **you** the cash equivalent of the amount **we** can repair, reinstate or replace the item for

Contents: all eligible contents (including linen and clothes), except mobile phones

When it is possible, **we** will repair **your** item. If not, **we** will replace it with a new item of the same make, model and memory size or with a reasonably equivalent new item.

Pedal cycles

We will not pay for accessories of a **pedal cycle** more than the *pedal cycle accessories limit* in **your policy schedule**

Mobile phones

When it is possible, **we** will repair **your** mobile phone. If not, **we** will do the following:

- If **your mobile phone settlement basis** is 'refurbished' in **your policy schedule**, **we** will replace **your** phone with a refurbished mobile phone of the same make, model and memory size or with a reasonably equivalent refurbished item
- If **your mobile phone settlement basis** is 'new for old' in **your policy schedule**, **we** will replace **your** phone with a new mobile phone of the same make, model and memory size or with a reasonably equivalent new item

High-risk items

Regarding **high-risk items** **you** have not specified as per **your policy schedule**, **we** will not pay more than

- the *unspecified high-risk items limit* in **your policy schedule**, for all unspecified **high-risk items** in total
- the *high-risk single item limit* in **your policy schedule** for any single **high-risk item** **you** have not specified

For any **specified high-risk items**, we will settle **your** claim for an amount up to the value of this **specified high-risk item** as shown in **your policy schedule**.

Matching items

If **you** do not have *matching items cover* in **your policy schedule**, then, when **we** settle **your** claim, **we** will cover the cost to replace individual items or parts of a pair, set, suite, or any item of uniform nature, design, or colour that have been lost or damaged, but **we** will not cover undamaged matching pieces or parts.

If **you** have *matching items cover* in **your policy schedule** then the below terms apply.

If **you** have successfully claimed for an item that is part of a matching set under **your** contents insurance cover, **we** will reimburse **you** for specific items up to the *matching items limit* in **your policy schedule**.

We cover undamaged items in the matching set if:

- A part is damaged beyond repair
- **We** cannot find a replacement or reasonable match for the lost or damaged item

A reasonable match is a similar item, but not an exact match.

We do not cover

- the cost for undamaged items in separate rooms that are clearly distinguished as a new separate set.

When **we** settle **your** claim for matching items, **we** may ask **you** to return any damaged or undamaged items that are part of **your** claim.

attempt to negotiate with the claimant or their legal representative to settle the claim at the lowest possible amount. However, the maximum amount **we** will pay is the limit shown in **your policy schedule**, plus any agreed-upon costs and expenses.

3. Settling liability claims

For any incident (or related incidents) involving legal liability under the Contents cover section, **we** will

Complaints procedure

We want **you** to have the best experience with **us**; however, if **we** have not met **your** expectations or if **you** are unsatisfied with anything, in the first instance please contact **us** via <https://www.umbri.co.uk/contact>.

How to make a complaint

If **you** are not happy with the service **you** have received and would like to make a complaint about the way **your** policy was sold, or the service **you** have received from umbri, please contact our complaints team:

complaints@movopartnership.co.uk

If **you** would like to make complaint in relation to a claim, please contact the claims complaints team:

ComplaintsTPA@Claimsconsortiumgroup.co.uk

If **you** would like to make a complaint in relation to **your** home emergency or legal expenses covers, please refer to their respective policy wordings for more information.

Financial Ombudsman Service

If **you** have not been given a satisfactory answer to **your** complaint, if **you** are not happy with the way **your** complaint was dealt with, or if **you** have not received any response within eight weeks, **you** can refer the dispute to the Financial Ombudsman.

Their contact details are:

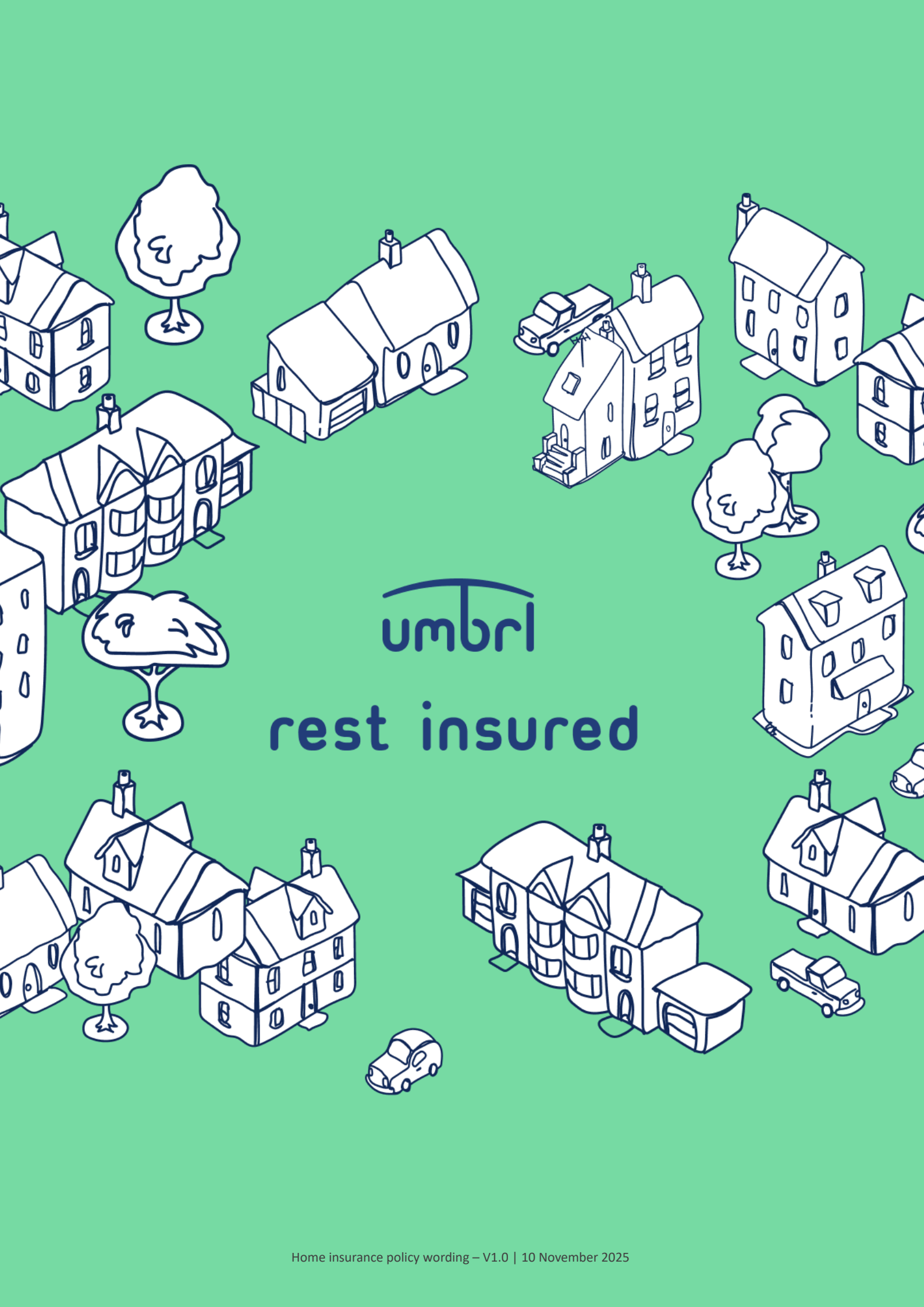
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Call: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk/make-complaint

Using the complaints procedure will not affect **your** legal rights.



umbri
rest insured